

Fig. 1

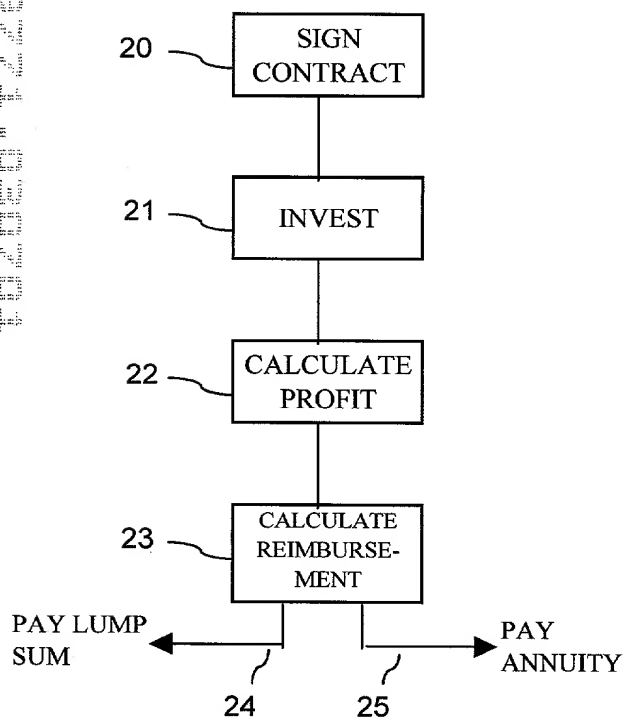


Fig. 2

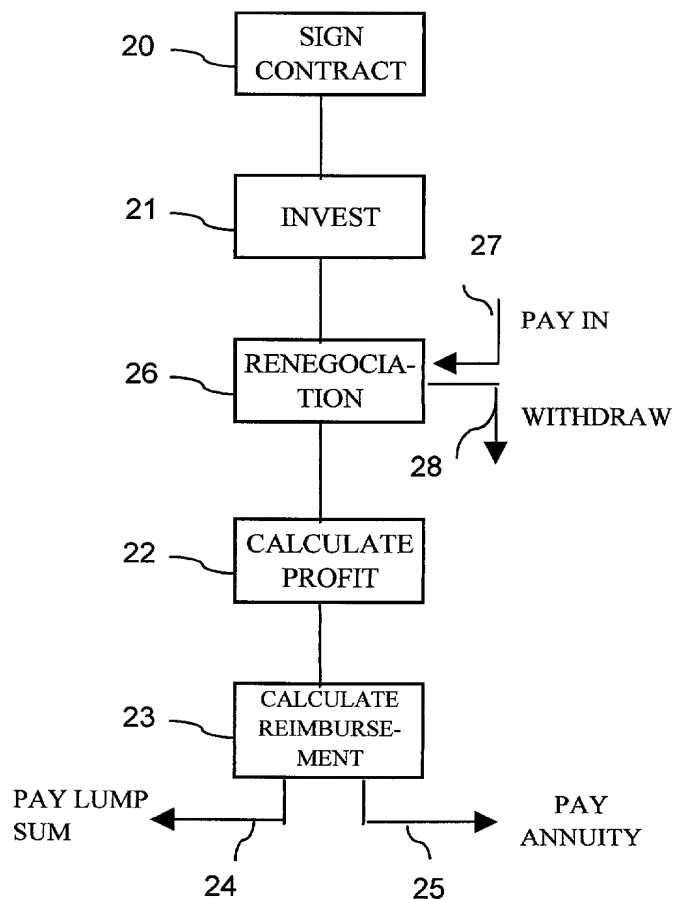


Fig. 3

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INSURANCE POLICY	
INSURER	: BANK XXX
CLIENT	: JAVERLHAC
AMOUNT PAID	: \$10 000
DURATION	: 5 years
PROPERTY INSURED	: Vehicle
TYPE OF INVESTMENT	: 10 % annual
CONDITIONS	: See accompanying sheet

Fig. 4

INITIAL AMOUNT \$10 000	PREMIUM in \$	INVESTMENT in \$	PROFIT in \$
1st year	2000	8000	800
2nd year	2000	6800	680
3rd year	2000	5480	548
4th year	2000	4028	402,8
5th year	2000	2430	243,08
TOTAL	10 000	—	2673,88

Fig. 5

NUMBER OF CLAIMS	% PROFIT RETURNED
0	100
1	50
>1	0

Fig. 6

INITIAL AMOUNT \$10 000	PREMIUM in \$	INVESTMENT in \$	PROFIT in \$
1st year	2000	8000	800
2nd year	2000	6800	680
3rd year	2000	5480	548
Payment of \$5000			
4th year	5000	6028	602,8
5th year	5000	1630,8	163,08

Fig. 7

INITIAL AMOUNT \$10 000	PREMIUM in \$	INVESTMENT in \$	PROFIT in \$
1st year	2000	8000	800
2nd year	2000	6800	680
3rd year	2000	5480	548
WITHDRAW \$5000			
4th year	500	528	52,8
5th year	500	80,8	8,08

Fig. 8

	PREMIUM in \$
1st year	2000
2nd year	1800
3rd year	1600
4th year	1400
5th year	1200

Fig. 9

VEHICLE PURCHASE = \$50 000 INITIAL AMOUNT = \$22 000	PREMIUM in \$	INVESTMENT in \$	PROFIT in \$
1st year	2000	20 000	2000
2nd year	2000	20 000	2000
3rd year	2000	20 000	2000
4th year	2000	20 000	2000
5th year	2000	20 000	2000
AMOUNT REPAYABLE = 22000 \$			

Fig. 10